

**Information to identify the case:**

Debtor 1	Omar S. Golden	Social Security number or ITIN xxx-xx-9187
		EIN -----
Debtor 2 (Spouse, if filing)	Angela Golden	Social Security number or ITIN xxx-xx-8584
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-34742-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Omar S. Golden

Angela Golden

4/5/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Omar S. Golden  
Angela Golden  
Debtors

Case No. 18-34742-ABA  
Chapter 13

District/off: 0312-1  
Date Rcvd: Apr 05, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Omar S. Golden, Angela Golden, 7 Kim Lane, Sicklerville, NJ 08081-2203
517929053	+ Ashley Golden, 7 Kim Lane, Sicklerville, NJ 08081-2203
517927631	+ Financial Recoveries, 200 E Park Drive Ste 100, Mt Laurel, New Jersey 08054-1297
517927637	+ Louis A Greenfield, PO Box 17210, Golden, CO 80402-6020
517959820	++++ MIDFIRST BANK, GROSS POLOWY, LLC., 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court; MidFirst Bank, Gross Polowy, LLC., 2500 Plaza 5, Suite 2548, Jersey City, New Jersey 07311
517927642	+ PNC Bank Mortgage Service, PO Box 8703, Dayton, OH 45401-8703
517927650	+ United Revenue Clctn, PO Box 1184, Langhorne, PA 19047-6184
517927653	+ WF Raymour & Flanigan, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 05 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 05 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517993861	+ EDI: AIS.COM	Apr 06 2022 00:33:00	AT&T CORP, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518018893	+ EDI: BANKAMER2.COM	Apr 06 2022 00:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517927623	+ EDI: CITICORP.COM	Apr 06 2022 00:33:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517982129	Email/PDF: bncnotices@becket-lee.com	Apr 05 2022 20:43:52	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518019562	+ Email/Text: RASEBN@raslg.com	Apr 05 2022 20:33:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517927625	+ EDI: CITICORP.COM	Apr 06 2022 00:33:00	Citibank, 701 E 60th Street N, Sioux Falls, South Dakota 57104-0432
517927626	+ EDI: WFNNB.COM	Apr 06 2022 00:33:00	Comenity Bank/Nwyrk & Co, PO Box 182789, Columbus, OH 43218-2789
517927627	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 05 2022 20:43:52	Credit One Bank, PO Box 98873, Las Vegas,

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517927628	EDI: DISCOVER.COM	Apr 06 2022 00:33:00	Nevada 89193-8873
517936835	EDI: DISCOVER.COM	Apr 06 2022 00:33:00	Discover Financial, PO Box 15316, Wilmington, Delaware 19850
517927629	+ EDI: DCI.COM	Apr 06 2022 00:33:00	Diversified Consultants, PO Box 551268, Jacksonville, FL 32255-1268
517927630	+ Email/Text: bknotice@ercbpo.com	Apr 05 2022 20:33:00	Enhanced Recovery Company, PO Box 57547, Jacksonville, Florida 32241-7547
517929052	EDI: HY11.COM	Apr 06 2022 00:33:00	Hyundai Finance, PO Box 20835, Fountain Valley, CA 92728-0835
517933793	+ EDI: HY11.COM	Apr 06 2022 00:33:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
517927632	+ EDI: HY11.COM	Apr 06 2022 00:33:00	Hyundai Motor Finance, PO Box 20809, Fountain Valley, CA 92728-0809
517927633	+ EDI: IIC9.COM	Apr 06 2022 00:33:00	IC System Collections, PO Box 64378, Saint Paul, Minnesota 55164-0378
517962355	EDI: JEFFERSONCAP.COM	Apr 06 2022 00:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517927624	EDI: JPMORGANCHASE	Apr 06 2022 00:33:00	Chase Bank, PO Box 15298, Wilmington, Delaware 19850-5298
517927634	+ EDI: JEFFERSONCAP.COM	Apr 06 2022 00:33:00	Jefferson Capital Sysems LLC, Attn: Louis A Greenfield, PO Box 17210, Golden , CO 80402-6020
517927635	+ Email/Text: PBNCNotifications@perituservices.com	Apr 05 2022 20:33:00	Kohls Chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, Wisconsin 53051-7096
518038445	Email/PDF: resurgentbknotifications@resurgent.com	Apr 05 2022 20:43:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517927636	Email/Text: ml-ebn@missionlane.com	Apr 05 2022 20:33:00	Lendup Card Tab Bank, 237 Kearny Street #197, San Francisco, CA 94108
518048014	+ EDI: AISMIDFIRST	Apr 06 2022 00:33:00	Midfirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
517927638	+ EDI: MID8.COM	Apr 06 2022 00:33:00	Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
518015477	+ EDI: MID8.COM	Apr 06 2022 00:33:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517927639	+ EDI: AISMIDFIRST	Apr 06 2022 00:33:00	Midland Mortgage Co, PO Box 268959, Oklahoma City, OK 73126-8959
517927640	+ Email/Text: Bankruptcies@nragroup.com	Apr 05 2022 20:34:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
517927643	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, Virginia 23502
518049275	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
518049271	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Ashley Homestore, POB 41067, Norfolk VA 23541
518020722	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
518038171	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541

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518034005	EDI: PRA.COM	Apr 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Sams Club Mastercard, POB 41067, Norfolk VA 23541
517927644	Email/Text: signed.order@pfwattorneys.com	Apr 05 2022 20:33:00	Pressler Felt and Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054
518031219	EDI: Q3G.COM	Apr 06 2022 00:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517927645	+ EDI: CITICORP.COM	Apr 06 2022 00:33:00	Radio Shack/CBNA, PO Box 6497, Sioux Falls, South Dakota 57117-6497
517927647	+ EDI: RMSC.COM	Apr 06 2022 00:33:00	SYNCB Lowes, PO Box 965005, Orlando, FL 32896-5005
517927648	+ EDI: RMSC.COM	Apr 06 2022 00:33:00	SYNCB/Ashley Homestores, PO Box 965001, Orlando, FL 32896-5001
517927649	+ EDI: RMSC.COM	Apr 06 2022 00:33:00	SYNCB/Sams Club Dual Card, PO Box 965005, Orlando, FL 32896-5005
517927646	+ EDI: SALLIEMAEBANK.COM	Apr 06 2022 00:33:00	Sallie Mae, PO Box 3229, Wilmington, DE 19804-0229
517928292	+ EDI: RMSC.COM	Apr 06 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517941085	+ EDI: AIS.COM	Apr 06 2022 00:33:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517927651	+ Email/Text: vci.bkcy@vwcredit.com	Apr 05 2022 20:33:00	VW Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
518037488	+ EDI: LCIFULLSRV	Apr 06 2022 00:33:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
517927652	Email/Text: bankruptcy_notices@wgresorts.com	Apr 05 2022 20:33:00	Westgate Resorts, CFI Resorts Management Inc, 2801 Old Winter Garden Road, Ocoee, FL 34761

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517933796	*+	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
518048015	*+	MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
517927641	##+	Penn Credit Corp, 916 S 14th Street, Harrisburg, PA 17104-3425

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2022 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com lnolan@grosspolowy.com
Steven N. Taieb	on behalf of Debtor Omar S. Golden staieb@comcast.net sntgale@aol.com
Steven N. Taieb	on behalf of Joint Debtor Angela Golden staieb@comcast.net sntgale@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6